



Welcome to Kaiser Permanente

Understanding Medicare health plan options

Michelle Stoll | Group Retiree Consultant

For Colorado Individual members

Understanding the basics of Medicare



Who can join Medicare?

You're eligible to join Medicare if:



You're 65 or older



You have end-stage renal (kidney) disease (ESRD)



You're under 65, but live with a disability

- Must be eligible for Social Security disability
- Requires a 2-year waiting period



You have amyotrophic lateral sclerosis (ALS)



U.S. citizen or a permanent legal resident who has lived in the United States for at least five years



What is Medicare?

- Medicare is a federally funded health insurance program.
- Medicare was established in 1965.
- Medicare is administered by the Centers for Medicare & Medicaid Services (CMS).
- Medicare includes 4 parts:



PART A
Hospital Insurance



PART B
Medical Insurance

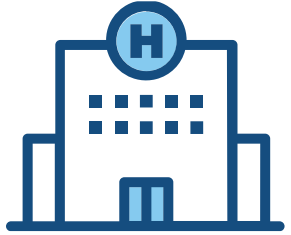


PART D
Prescription
Drug Coverage



PART C
(Medicare Advantage)
Includes Part A, B
and usually D

Original Medicare



Part A: Hospital Insurance

What it does:

- Gives you coverage for inpatient hospital care
- Also covers skilled nursing care, hospice care, and home health care

What it costs:

- Most won't have to pay a premium for Part A. To make sure you qualify for premium-free Part A, contact Social Security.
- If you worked less than 10 years, your monthly premium is set by a Medicare formula.



Part B: Medical Insurance

What it does:

- Helps cover doctors' and other health care providers' services, like lab and radiology
- Outpatient care, durable medical equipment, and home health care are also covered

What it costs:

- Your monthly premium—paid to the federal government—is usually deducted from your Social Security or Railroad Retirement Board check.
- What you pay for Part B coverage could be higher than the standard premium, based on your modified adjusted gross income.
- **Late enrollment penalty (LEP): Your premium increases 10% for each 12-month period that you decline coverage. If you or your spouse keeps working, you may be able to delay your Part B enrollment without a penalty.**
- Contact Social Security to learn the exact amount you'll pay for Part B.



Part B: Medical Insurance

Based on your 2023 yearly income, your 2025 Part B monthly cost is:

File individual tax return	File joint tax return	In 2025, you each pay
\$106,000 or less	\$212,000 or less	\$185.00*
\$106,001 to \$133,000	\$212,001 to \$266,000	\$259.00
\$133,001 to \$167,000	\$266,001 to \$334,000	\$370.00
\$167,001 to \$200,000	\$334,001 to \$400,000	\$480.90
\$200,001 to \$500,000	\$400,001 to \$750,000	\$591.90
above \$500,001	above \$750,001	\$628.90

*You'll pay this standard amount if you: 1) enroll in Part B for the first time in 2024 2) don't get Social Security benefits; 3) are directly billed for your Part B premiums. Contact Social Security about your Part B premium.

Note: The above dollar amounts may change yearly.



Medicare Coverage Options

Here are some ways you can get Medicare coverage:

- You get an Original Medicare Plan through the Centers for Medicare & Medicaid Services (CMS).
 - You can supplement Original Medicare by enrolling in a MediGap Plan. Premiums for these plans are not covered.
(Note: Kaiser Permanente does not offer MediGap plans.)
- You can sign up for a Medicare Advantage Plan, known as Medicare Part C, through private insurance companies.
- In some parts of the country, you can sign up for Medicare Cost Plans, which are also offered through private insurance companies.



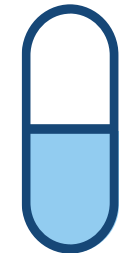
Part C: Medicare Advantage

What it does:

- Combines your benefits from Parts A, B, and sometimes D (prescription drug coverage) in a single plan and are an alternative to Original Medicare*
- Services under a network of providers that you must use for care

What it costs:

- Medicare pays an amount for your coverage each month to private health plans.
- Some plans have additional monthly premiums; in many plans, you pay a copay for covered services.
- If you choose an out-of-network provider, you'll be financially responsible, except in the case of an emergency or urgent care.



Part D: Prescription Drug Coverage

What it does:

- Covers outpatient prescription drugs

To enroll:

You have 3 options for enrolling in Part D:

1. A Medicare Advantage plan that includes Part D prescription drug coverage
2. A stand-alone Prescription Drug Plan that offers prescription drug coverage only
3. Coverage through an employer or union

Unlike with Parts A and B, you **sign up for Part D directly** with your plan. Part D is not directly offered by Medicare or Social Security.



Part D: Prescription Drug Coverage

Medicare Part D Income Related Monthly Adjustment Amount (IRMAA)

The Part D higher-income premium is in addition to the annual Part B premium adjustment and is determined according to formulas set by federal law.

Based on your 2023 yearly income, your 2025 Part D monthly cost is:

File individual tax return	File joint tax return	In 2025, you each pay*
\$106,000 or less	\$212,000 or less	No additional cost
\$106,001 to \$133,000	\$212,001 to \$266,000	\$13.70
\$133,001 to \$167,000	\$266,001 to \$334,000	\$35.30
\$167,001 to \$200,000	\$334,001 to \$400,000	\$57.00
\$200,001 to \$500,000	\$400,001 to \$750,000	\$78.60
above \$500,001	above \$750,001	\$85.80

***These amounts may change yearly** based on adjustments made by, and paid by you, to the federal government.

Medicare's Extra Help Program: Low-Income Subsidy

- For Medicare beneficiaries with limited income and resources
- Provides extra help with Part D premiums and outpatient drug copays
 - Degree of help depends on income and resources
- Additional facts about extra help:
 - Apply at Social Security or state Medicaid office
 - Administered by your plan, for CMS
 - You must be enrolled in a Part D plan to get help

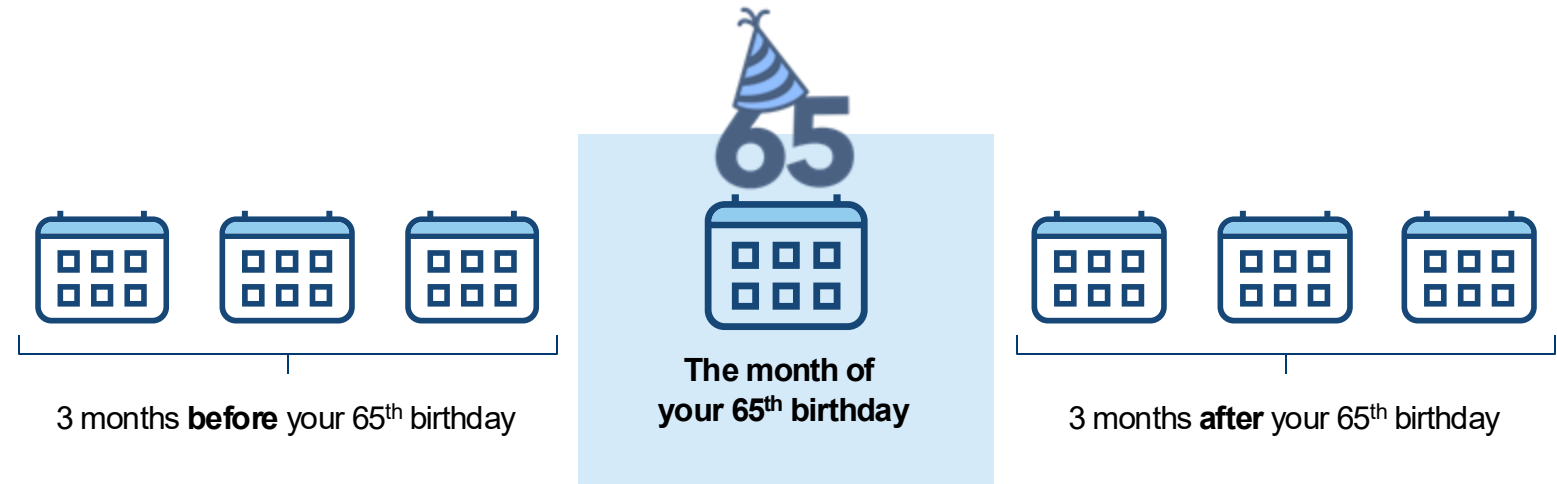




Part A & B: Enrolling in Medicare When First Eligible

Initial Enrollment Period

- If you're already getting benefits from Social Security, you'll be automatically enrolled in both Part A and Part B starting the first day of the month you turn 65.
- If you **do not** get benefits from Social Security, you'll need to contact Social Security.
- You can enroll over a 7-month period, which starts 3 months before your 65th birthday, known as the **Initial Enrollment Period**.

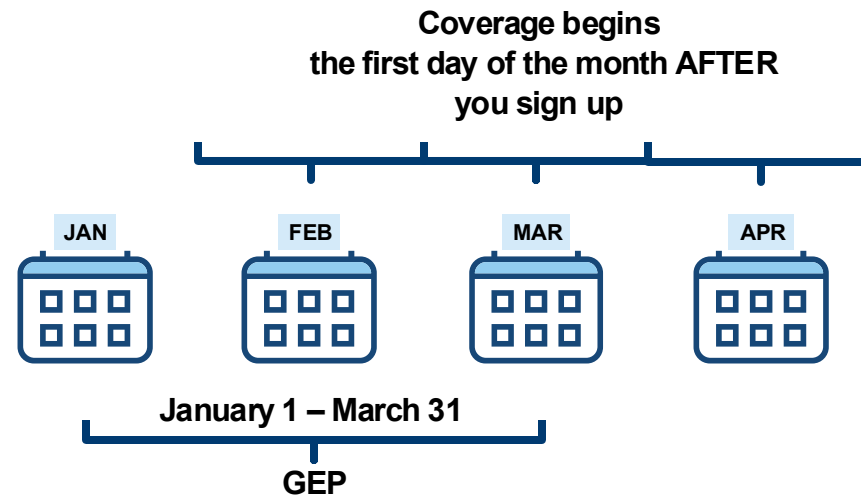




Part A & B: Late Enrollment Into Medicare

General Enrollment Period

- If you do *not* sign up for Part A and Part B when you're first eligible, you can sign up between January 1 and March 31 each year. Beginning January 1, 2023, when you sign up during this period, your coverage starts the first day of the month **AFTER** you sign up.





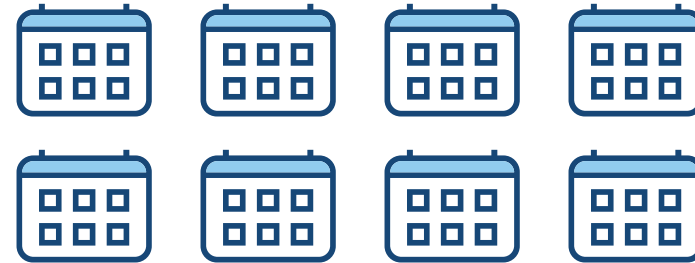
Part A & B: Working Past Age 65? Enroll Into Medicare When You Retire

Special Enrollment Period

- If you continue to work past your 65th birthday, you have 8 months to enroll in Parts A and B after you retire.



OR



While you have coverage
from an employer

The 8 months after your coverage ends for Parts A & B

Kaiser Permanente Medicare health plan Members

Kaiser Permanente – Denver/Boulder Individual Medicare Plans

2025 Benefits and Services	Core Plan	Silver Plan
Deductible (2 x family maximum)	\$0	\$0
Primary Care/Specialty Care	\$0/\$15	\$0/\$10
Virtual Care	No Cost	No Cost
Prescription Drugs (30-day retail)		
Generic Drugs	\$0-\$3	\$0
Brand-name Drugs	\$45 / \$90	\$45 / \$90
Specialty Drugs	33%	33%
Mail-order (90-day supply)	2 x retail copay	2 x retail copay
Outpatient	\$90 ASC	\$80 ASC
Inpatient Hospital Care (per admission)	\$195/day 1-5, to \$975	\$155/day 1-5, to \$825
Emergency Care	\$140	\$140
Urgent Care	\$25	\$25
Additional Benefits		
Vision Care	\$500 hardware credit every year	\$550 hardware credit every year
Dental (Delta Dental HMO)	\$0 preventive + \$1,450 comprehensive	\$0 preventive + \$1,650 comprehensive
Hearing Aid	\$600 hardware credit per ear every 2 years	\$1,000 hardware credit per ear every 2 years
Fitness Membership	One Pass	One Pass
Nonemergency Transportation	12 1-way trips per year	26 1-way trips per year
Over-the-counter (OTC) benefit	\$80 per quarter	\$100 per quarter
Out-of-Pocket-Maximum	\$3,300 per person	\$3,000 per person
Monthly Premium	\$0	\$32

Kaiser Permanente – Denver/Boulder Individual Medicare Plans

2025 Benefits and Services	Bronze Plan	Choice PPO (in-network benefits)
Deductible (2 x family maximum)	\$0	\$0
Primary Care/Specialty Care	\$0/\$35	\$0/\$30
Virtual Care	No Cost	No Cost
Prescription Drugs (30-day retail) Generic Drugs Brand-name Drugs Specialty Drugs Mail-order (90-day supply)	\$0-\$3 \$45 / \$90 33% 2 x retail copay	\$0-\$5 \$45 / \$100 33% 2 x retail copay
Outpatient	\$150 ASC	\$190 ASC
Inpatient Hospital Care (per admission)	\$250/day 1-5, to \$1,250	\$295/day 1-5, to \$1,475
Emergency Care	\$125	\$125
Urgent Care	\$40	\$35
Additional Benefits		
Vision Care	\$550 hardware credit every year	\$500 hardware credit every year
Dental (Delta Dental HMO)	\$0 preventive + \$2,350 comprehensive	\$0 preventive + \$1,350 comprehensive
Hearing Aid	\$700 hardware credit per ear every 2 years	\$400 hardware credit per ear every 2 years
Fitness Membership	One Pass	One Pass
Nonemergency Transportation	18 1-way trips per year	18 1-way trips per year
Over-the-counter (OTC) benefit	\$120 per quarter	\$75 per quarter
Out-of-Pocket-Maximum	\$5,900 per person	\$5,100 per person
Monthly Premium	\$0	\$0

Kaiser Permanente – Denver/Boulder Advantage Plus Rider

2024 Benefits and Services	Advantage Plus 1 (HMO/HMO-POS)	Advantage Plus 2 (HMO/HMO-POS)
Benefits	<ul style="list-style-type: none">Dental – comprehensive coverage 30%-50% coinsurance; \$1,000 coverage limitHearing - \$500 credit per ear every 2 yearsVision - \$200 eyewear allowance every year	<ul style="list-style-type: none">Acupuncture – \$15 copay, up to 16 visits per yearTransportation – \$0 up to 20 one-way trips per year at no chargeHearing Aids - \$500 credit per ear every 2 years
Advantage Plus (PPO PLAN) - \$36	<ul style="list-style-type: none">Dental – comprehensive coverage 30%-50% coinsurance; \$1,000 coverage limitTransportation – \$0 up to 20 one-way trips per year at no chargeIn-home support - \$0 up to 60-hours annually	
Enrollment Window		
New Members	You can enroll in Advantage Plus at the same time as or within 30 days after you enroll in Sr. Advantage	
Existing Members	You can add Advantage Plus to your current plan anytime between October 15 and March 31	
Coverage Start Date	<ul style="list-style-type: none">On January 1, if you enroll between October 15 and December 31The first day of the month following the date we received your completed Advantage Plus enrollment form if you enroll between January 1 and March 31, 2022	
Monthly Premium	\$44 or Both options for \$58	\$14 or Both options for \$58

Work out your way and find your fit

One Pass® can help you find a fitness routine that's right for you, whether you work out at home or at the gym — and it's available at no extra cost.

At the gym - Choose from a large nationwide network of gyms and fitness locations (included in the Core and Premium networks).

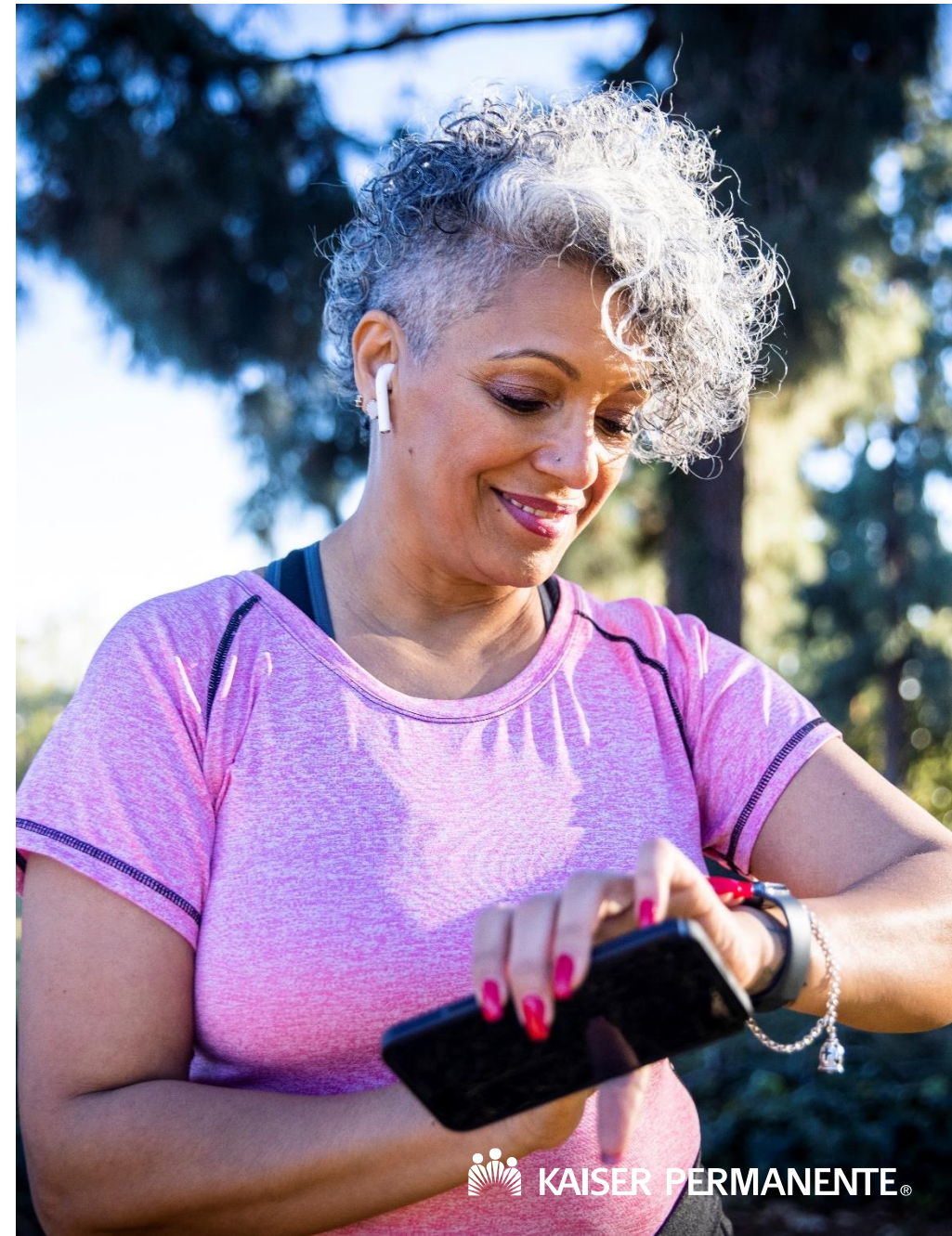
At home - Work out at home with live, digital fitness classes or on-demand workouts.

With new friends - Join a group class or find local clubs and social events that match your interests.

Cognifit - Get a complete brain workout, including a cognitive test and ongoing brain training program featuring games and activities.

Learn more and register at: Youronepass.com

One Pass fitness program



How you can sign up



Step 1

Enroll in Medicare
Parts A and/or B

Step 2

Enroll in Kaiser
Permanente Senior
Advantage

Step 2b

Online Enrollment in
Kaiser Permanente
Senior Advantage

Step 3

Track Enrollment Status
Online

Step 1: Enroll in Medicare Parts A and B



- **If you're getting Social Security or Railroad Retirement Benefits (RRB) at age 65**, in most cases you'll be automatically enrolled in Part A and Part B starting the first day of the month you turn 65.

- **If you're *not* getting Social Security or RRB benefits**, you'll need to sign up for Parts A and B:

Apply online at [socialsecurity.gov](https://www.socialsecurity.gov)

Visit your local Social Security office

Call Social Security at 1-800-772-1213 (TTY 1-800-325-0778)

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Step 2: Enroll in Kaiser Permanente Senior Advantage

- Complete the **Individual Plan Enrollment Form**
- Return to California Service Center:
P.O. Box 232400, San Diego, CA 92193-2400
or
8553555334@fax.kp.org

Part A Premium: \$0

**+Part B Standard
Premium: \$174.70**

**+Senior Advantage
Premium: \$xxx**

OMB No. 0938-1378
Expires: 7/31/2023

Individual Plan

Kaiser Permanente Senior Advantage (HMO) or
Kaiser Permanente Senior Advantage Medicare Medicaid Plan (HMO D-SNP)

2022 Enrollment Form
Colorado Region Individual Plan

Who can use this form?
People with Medicare who want to join a Medicare Advantage Plan

To join a plan, you must:

- Be a United States citizen or be lawfully present in the U.S.
- Live in the plan's service area

Important: To join a Medicare Advantage Plan, you must also have both:

- Medicare Part A (Hospital Insurance)
- Medicare Part B (Medical Insurance)

When do I use this form?
You can join a plan:

Have you thought about enrolling on kp.org/enrollonline instead? It's a fast, secure, and easy way to apply.

What happens next?
Send your completed and signed form to:
Kaiser Permanente – Medicare Unit
P.O. Box 232400
San Diego, CA 92193-2400
You can also FAX or EMAIL your completed form to:
FAX: 1-855-355-5334
EMAIL: 8553555334@fax.kp.org

- We'll review your form to make sure it's complete.
- We'll let Medicare know that you've applied for Senior Advantage.
- Within 10 calendar days after Medicare confirms you're eligible, we'll let you know when your coverage starts. Then we'll send you a Kaiser Permanente ID card and information for new members.
- You can check the progress of your application online at kp.org/medicare/applicationstatus.

How do I get help with this form?
Call Kaiser Permanente at 1-800-476-2167. TTY users can call 711.
Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.
En español: Llame a Kaiser Permanente al 1-800-476-2167/TTY 711 o a Medicare gratis al 1-800-633-4227 y oprima el 2 para asistencia en español y un representante estará disponible para asistirle.

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BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 28160 SAN DIEGO, CA
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KAISER PERMANENTE
CALIFORNIA SERVICE CENTER
PO BOX 232400
SAN DIEGO CA 92193-9919

SKU 60052479 CA

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UNITED STATES

Step 1

Enroll in Medicare
Parts A and B

Step 2

Enroll in Kaiser
Permanente Senior
Advantage

Step 2b

Online Enrollment in
Kaiser Permanente
Senior Advantage

Step 3

Track Enrollment Status
Online

Step 2b: Online Enrollment in Kaiser Permanente Senior Advantage



The screenshot shows the Kaiser Permanente Medicare Advantage health plans enrollment page. At the top, the title reads "Kaiser Permanente Medicare Advantage health plans". Below the title, there are two paragraphs of text. The first paragraph states: "For individual Medicare health plans, explore our Medicare Advantage plans and apply for one that fits your needs." The second paragraph states: "For employer/group Medicare health plans, search for your employer/group name to enroll online." At the bottom of the page, there are two buttons. The left button is blue with white text that says "Explore individual Medicare plans". The right button is white with a blue border and blue text that says "Search by employer/group name".

- Go to www.kp.org/medicare
- Sign in using your email address and password
- Complete form and click submit

Step 1

Enroll in Medicare
Parts A and B

Step 2

Enroll in Kaiser
Permanente Senior
Advantage

Step 2b

Online Enrollment in
Kaiser Permanente
Senior Advantage

Step 3

Track Enrollment Status
Online

Step 3:

Track Enrollment Status Online

- <https://medicareselfservice.kp.org/home>

Members will need to enter name and 2 additional fields (choose from: birthdate, Medicare number, medical record number, or address)

Application status – Kaiser Permanente Medicare health plans

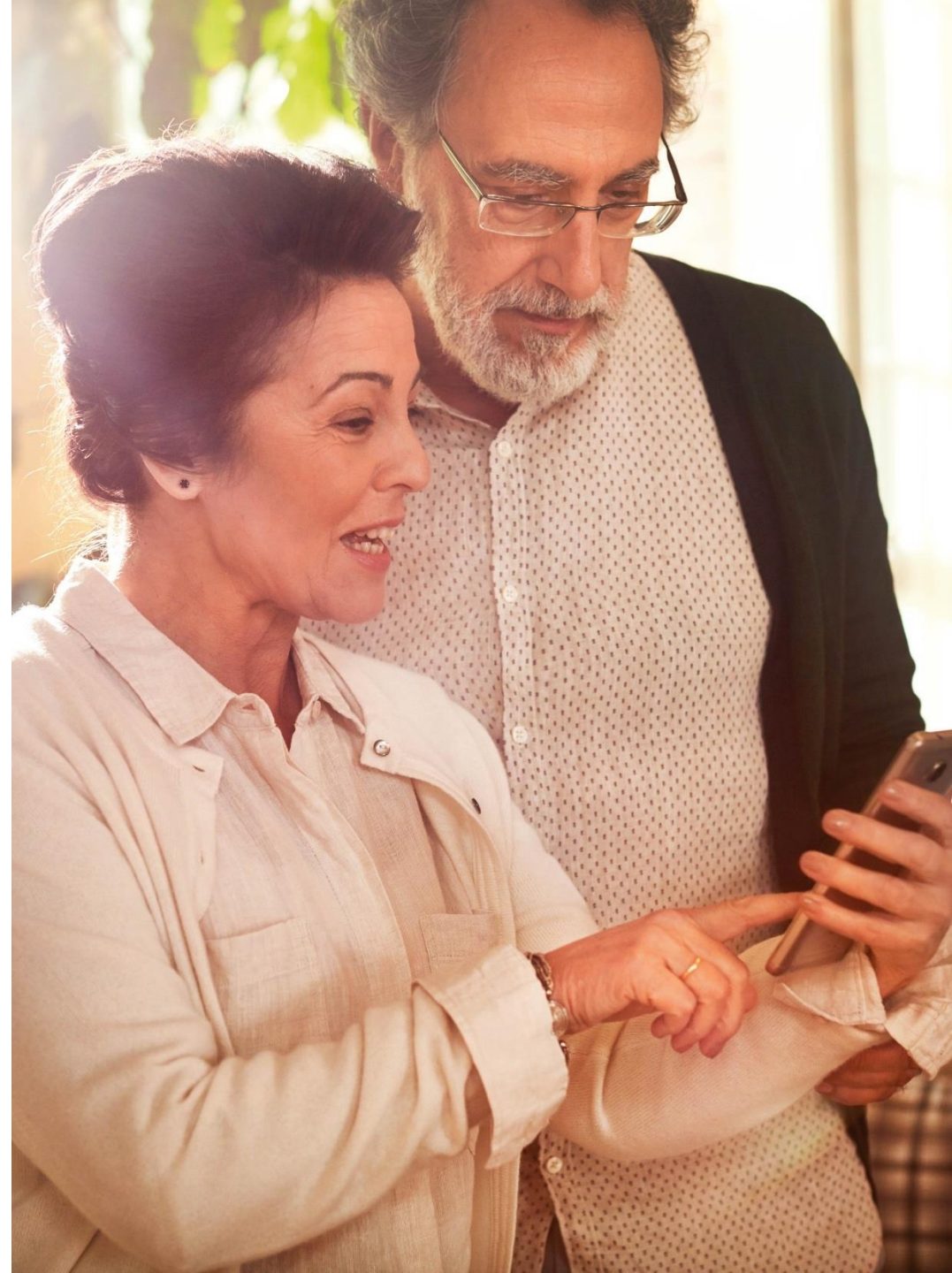
Before we can display information about your application, you'll need to verify your identity.

In the form below, enter your first and last name, plus 2 additional fields.

Choose from : birthdate, Medicare number, medical record number, or address (street number and zipcode).

MEDICARE STAR RATINGS

Every year, Medicare evaluates plans based on a 5-star rating system.



Contact Information

Additional information on KP Medicare plans can be found at kp.org/Medicare

Kaiser Permanente Member Services: 1-800-443-0815 (TTY 711)

7 days a week, 8 a.m. to 8 p.m.

Social Security: 1-800-772-1213 (TTY 1-800-325-0778)

Monday through Friday, 7 a.m. to 7 p.m.

Medicare: 1-800-MEDICARE (1-800-633-4227) TTY 1-877-486-2048

24 hours a day, 7 days a week.

Carmen Cisneros, Medicare Sales Executive,

Carmen.T.Cisneros@kp.org, 970-518-5329



Questions?

In California, Hawaii, Oregon, Washington, Colorado, Georgia and the District of Columbia, Kaiser Permanente is an HMO plan with a Medicare contract. In Maryland and Virginia, Kaiser Permanente is an HMO plan and a Cost plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.